



Order Filed on May 28, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

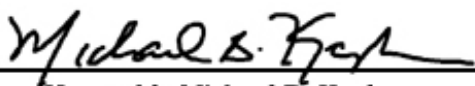
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
<b>Caption in Compliance with D.N.J. LBR 9004-1</b>
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for RoundPoint Mortgage Servicing Corporation
In Re:  Christina Marie Nevius, Edward Sean Nevius,  Debtors.

Case No.: 20-10395 MBK  
Adv. No.:  
Hearing Date: 3/3/2020 @ 10:00 a.m.  
  
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: May 28, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtors: Christina Marie Nevius, Edward Sean Nevius

Case No.: 20-10395 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, RoundPoint Mortgage Servicing Corporation, holder of a mortgage on real property located at 42 Fairfield Road, East Brunswick, N.J. 08816, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Edward Hanratty, Esquire, attorney for Debtors, Christina Marie Nevius and Edward Sean Nevius, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors are to obtain a loan modification by August 1, 2020, or as may be extended by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's proof of claim while Debtor is seeking a loan modification;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Edward Sean Nevius  
Christina Marie Nevius  
Debtors

Case No. 20-10395-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2020.

db/jdb +Edward Sean Nevius, Christina Marie Nevius, 42 Fairfield Rd,  
East Brunswick, NJ 08816-3648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Edward Hanratty on behalf of Debtor Edward Sean Nevius  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
Edward Hanratty on behalf of Joint Debtor Christina Marie Nevius  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5